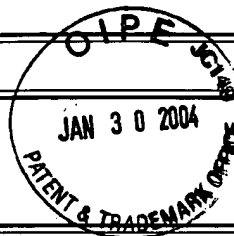



## TRANSMITTAL

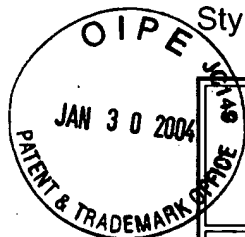
Electronic Version v1.1  
Stylesheet Version v1.1.0



| Title of Invention   | System and method for financial instrument pre-qualification and offering |                |                           |             |                |  |                   |            |  |            |
|--|---|----------------|---------------------------|-------------|----------------|--|-------------------|------------|--|------------|
| Application Number: 10/654091    |   |                |                           |             |                |  |                   |            |  |            |
| Date: 2003-09-04   |   |                |                           |             |                |  |                   |            |  |            |
| First Named Applicant: J. LeKachman  |   |                |                           |             |                |  |                   |            |  |            |
| Confirmation Number: 5822  |   |                |                           |             |                |  |                   |            |  |            |
| Attorney Docket Number: 47004.000216   |   |                |                           |             |                |  |                   |            |  |            |
| <p>I hereby certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.</p> <p>I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.</p> |   |                |                           |             |                |  |                   |            |  |            |
| <table border="1"><thead><tr><th>Submitted by:</th><th>Elec. Sign.</th><th>Sign. Capacity</th></tr></thead><tbody><tr><td>Herbert V. Kerner<br/>Registered Number: 42,721</td><td>Herbert V. Kerner</td><td>Attorney</td></tr></tbody></table>   |   |                | Submitted by:             | Elec. Sign. | Sign. Capacity | Herbert V. Kerner<br>Registered Number: 42,721 | Herbert V. Kerner | Attorney   |  |            |
| Submitted by:  | Elec. Sign.   | Sign. Capacity |                           |             |                |  |                   |            |  |            |
| Herbert V. Kerner<br>Registered Number: 42,721   | Herbert V. Kerner   | Attorney       |                           |             |                |  |                   |            |  |            |
| <table><tr><td>Documents being submitted</td><td>Files</td></tr><tr><td>us-ids</td><td>IDSfor47004.216CAT1-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>  |   |                | Documents being submitted | Files       | us-ids         | IDSfor47004.216CAT1-usidst.xml                 |                   | us-ids.dtd |  | us-ids.xsl |
| Documents being submitted  | Files   |                |                           |             |                |  |                   |            |  |            |
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|  | us-ids.xsl  |                |                           |             |                |  |                   |            |  |            |
| Comments   |   |                |                           |             |                |  |                   |            |  |            |

# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18  
Stylesheet Version v18.0



Title of  
Invention

System and method for financial instrument pre-qualification  
and offering

Application Number: 10/654091  
Confirmation Number: 5822  
First Named Applicant: J. LeKachman  
Attorney Docket Number: 47004.000216



Search string: ( 3316395 or 3634669 or 4254474 or 4594663  
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or 4760604 or 4812628 or 4831526 or 4866634  
or 4897811 or 4914587 or 4964043 or 5054096  
or 5206803 or 5220500 or 5227874 or 5231571  
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or 5715402 or 5717865 or 5732397 or 5742775  
or 5758328 or 5774882 or 5774883 or 5794207  
or 5797133 or 5802502 ).pn.

## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

| init | Cite.No. | Patent No. | Date       | Patentee           | Kind | Class | Subclass |
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Signature

|               |      |
|---------------|------|
| Examiner Name | Date |
|               |      |



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Electronic Patent Application Submission  
USPTO Use Only

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First Named Inventor: J. LeKachman  
Domestic/Foreign Application: Domestic Application  
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Effective Receipt Date: 2004-01-30  
Submission Type: Information Disclosure Statement  
Filing Type:  
Confirmation number: 5822  
Attorney Docket Number: 47004.000216



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